

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-28018 VFP  
CARL A. POWELL, SR.  
MICHELLE A. FINNEY-POWELL,  
Debtor(s) Judge: VINCENT F. PAPALIA

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: DECEMBER 29, 2020  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: CP Initial Co-Debtor: MP

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ \_\_\_\_\_ \*\* per \_\_\_\_\_ MONTH to the Chapter 13 Trustee, starting on  
\_\_\_\_\_ OCTOBER OF 2018 for approximately \_\_\_\_\_ 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\*\* i. \$37,218, paid in to date through December of 2020 (Over Twenty-Seven (27) months)

ii. \$507 per month, starting in January of 2021, for a period of thirty-three (33) months

**Part 2: Adequate Protection** ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ Supp. Fees
DOMESTIC SUPPORT OBLIGATION		
INTERNAL REVENUE SERVICE	PRIORITY INCOME TAX LIABILTY	\$41,262.62

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
BANK OF AMERICA, NA	2ND MORTGAGE RE: 717 WATCHUNG, PLFD, NJ	\$77,374	\$481,754	SELECT PORTFOLIO SERVICING, INC. IAO 486,090.08	NO VALUE	N/A	NO VALUE

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
U.S. ROF III LEGAL TITLE TRUST 2015-1, BY US BANK, NA	82 NORTH 16TH STREET, EAST ORANGE, NJ	\$UNKNOWN	SURRENDER IN FULL SATISFACTION OF CLAIM

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

i. Select Portfolio Servicing, Inc., first mortgage against real property located at 715-717 Watchung Ave., Plainfield, New Jersey, no arrears, loan was modified. Continued payments by the Debtors, directly to Select Portfolio Servicing, Inc., no arrears.

ii. GM Financial dba Americredit Financial Services, Inc., continued payments on automobile loan regarding a 2004 Ford F-150, no arrears. Continued payments by the Debtors, directly to GM Financial, no arrears.

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
PLAINFIELD MUA	UNPAID GARBAGE AND/OR SEWER CHARGES RE: 715-717 WATCHUNG AVE., PLAINFIELD, NEW JERSEY	\$0 OR UNKNOWN

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
BANK OF AMERICA	2ND MORTGAGE RE: 715-717 WATCHUNG AVE., PLAINFIELD, NEW JERSEY	\$77,374	NO VALUE	SELECT PORTFOLIO SERVICING, INC. IAO \$486,090.08	NO VALUE	ENTIRE MORTGAGE IAO \$77,374

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: JANUARY 19, 2019.

Explain below **why** the plan is being modified:  
TO PROVIDE FOR A REDUCTION IN PLAN PAYMENTS.

Explain below **how** the plan is being modified:  
PLAN PAYMENTS ARE BEING REDUCED BECAUSE OF THE LACK OF RENTAL INCOME DUE TO THE PANDEMIC OR OTHERWISE. PAYMENTS CONTINUE IN THE AMOUNT OF \$507, FOR THE REMAINING PLAN TERM. NO OTHER CHANGES TO THE PLAN.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: DECEMBER 29, 2020

/S/ CARL A. POWELL, SR.  
Debtor

Date: DECEMBER 29, 2020

/S/ MICHELLE A. FINNEY-POWELL  
Joint Debtor

Date: DECEMBER 29, 2020

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for Debtor(s)

In re:  
Carl A Powell, Sr  
Michelle A. Finney-Powell  
Debtor(s)

Case No. 18-28018-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 30, 2020

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Carl A Powell, Sr, Michelle A. Finney-Powell, 717 Watchung Avenue, Plainfield, NJ 07060-2696
cr	+ U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BAN, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
517746645	+ Amex/Bankruptcy, Correspondence, PO Box 981540, El Paso, TX 79998-1540
517746646	+ Ashbrook, 1610 Raritan Rd., Scotch Plains, NJ 07076-2996
517746647	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998
517746649	+ Bank of America, 100 N. Tyron Street, Charlotte, NC 28255-0001
517746650	+ Bank of America Home Loans, 7105 Corporate Drive, Plano, TX 75024-4100
517746651	+ Bank of America Home Loans, PO Box 660694, Dallas, TX 75266-0694
517746652	+ Bank of America Home Loans, 450 American Street, Simi Valley, CA 93065-6285
517768991	+ Bank of America, N.A., c/o Marinosci Law Group, P.C., ATTN: Bankruptcy Department, 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191
517873636	+ Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
517746653	+ Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
517746683	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040
517746658	+ Ernston McCormack, 191 Blackford Avenue, Piscataway, NJ 08854-2327
518318633	Fay Servicing, LLC, PO Box 814609., Dallas, TX 753814609
517746659	+ Genesis Physician Services, PO Box 3208, Indianapolis, IN 46206-3208
517746666	Plainfield M.U.A. Sewerage & Solid Waste, 127 Roosevelt Avenue, Plainfield, NJ 07060-1398
517746667	+ Plainfield M.U.A. Sewerage & Solid Waste, PO Box 23310, Newark, NJ 07189-0001
517746668	+ Plainfield MUA, PO Box 5110, Plainfield, NJ 07061-5110
517746669	+ Plainfield Rescue Squad, Inc., 700 W 7th St, Plainfield, NJ 07060-2011
517746671	Pulmonary Internists, PA, Attn: Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
517746672	+ Robert Wood Johnson, 865 Stone Street, Rahway, NJ 07065-2742
517746675	+ Santander Bank NA, Attn: Bankruptcy, PO Box 12646, Reading, PA 19612-2646
517746679	+ The Bank of New York, Attn: KML Law Group, LLC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517746680	+ The Woodlands center, 1400 Woodland Avenue, Plainfield, NJ 07060-3362
517746681	+ Union Count Probation, 1143 E. Jersey St., Elizabeth, NJ 07201-2310
517746682	+ Union County Child Support, 1143-1145 East Jersey Street, Elizabeth, NJ 07201-2310
517746684	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429, Greenville, SC 29606
517848468	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517746685	#+ Yolene Auguste, 234 North 2nd Avenue, Manville, NJ 08835-1308

TOTAL: 30

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
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District/off: 0312-2

User: admin

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Date Rcvd: Dec 30, 2020

Form ID: pdf901

Total Noticed: 53

smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 30 2020 21:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 30 2020 21:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 30 2020 21:19:00	AmeriCredit Financial Services Inc., PO Box 183853, Arlington, TX 76096
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 30 2020 21:19:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
517771208	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 30 2020 21:19:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
517746644	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 30 2020 21:19:00	AmeriCredit/GM Financial, PO Box 181145, Arlington, TX 76096-1145
517746656	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 30 2020 21:46:39	Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517746660	Email/Text: sbse.cio.bnc@mail.irs.gov	Dec 30 2020 21:19:00	Internal Revenue Service, Special Procedures Function, PO Box 724, Springfield, NJ 07081
517746662	Email/Text: abachman@rmbcollect.com	Dec 30 2020 21:21:00	JFK Medical Center, 80 James St., 4th Floor, Edison, NJ 08820-3938
517746663	+ Email/Text: abachman@rmbcollect.com	Dec 30 2020 21:21:00	JFK Medical Center, PO Box 11913, Newark, NJ 07101-4913
517746657	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 30 2020 21:46:17	Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850
517746665	+ Email/Text: bnc@nordstrom.com	Dec 30 2020 21:19:12	Nordstrom Signature Visa, Colorado Service Center, PO Box 6555, Englewood, CO 80155-6555
517865851	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2020 21:46:21	Portfolio Recovery Associates, LLC, c/o Jetblue Plus Card, POB 41067, Norfolk VA 23541
517865852	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2020 21:46:42	Portfolio Recovery Associates, LLC, c/o Neiman Marcus, POB 41067, Norfolk VA 23541
517862988	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2020 21:47:03	Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541
517746670	Email/Text: collections@profcu.org	Dec 30 2020 21:18:00	Proponent Fcu, 536 Washington Ave, Nutley, NJ 07110
517866804	Email/Text: bkdepartment@rtresolutions.com	Dec 30 2020 21:20:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
517746673	+ Email/Text: rwjebn@rwjbh.org	Dec 30 2020 21:22:00	Robert Wood Johnson University Hospital, One Robert Wood Johnson Place, PO Box 2601, New Brunswick, NJ 08903-2601
517746674	Email/Text: rwjebn@rwjbh.org	Dec 30 2020 21:22:00	Robert Wood Johnson University Medical, PO Box 21356, New York, NY 10087-1356
517746676	+ Email/Text: bankruptcy@savit.com	Dec 30 2020 21:22:00	Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
517746677	+ Email/Text: jennifer.chacon@spservicing.com	Dec 30 2020 21:22:00	Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250
517746678	+ Email/PDF: gecsed@recoverycorp.com	Dec 30 2020 21:46:37	Synchrony Bank/TJX, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517879299	Email/Text: jennifer.chacon@spservicing.com	Dec 30 2020 21:22:00	The Bank of New York Mellon, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

District/off: 0312-2

User: admin

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Date Rcvd: Dec 30, 2020

Form ID: pdf901

Total Noticed: 53

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517861813		U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BAN, Fay Servicing, LLC, 3000 Kellway Drive Suite 150 Carrollton,
517815471	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
517746654	*+	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
517746655	*+	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
518318634	*	Fay Servicing, LLC, PO Box 814609, Dallas, TX 753814609
518318638	*	Fay Servicing, LLC, PO Box 814609, Dallas, TX 753814609
517746661	*	Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081
517746664	*+	JFK Medical Center, PO Box 11913, Newark, NJ 07101-4913
517746648	##+	Bank of America, Attn: Bankruptcy Nc4-105-02-77, PO Box 26012, Greensboro, NC 27420-6012

TOTAL: 1 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond	on behalf of Joint Debtor Michelle A. Finney-Powell herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondslaw5622@gmail.com;courtemails789@gmail.com
Herbert B. Raymond	on behalf of Debtor Carl A Powell Sr herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondslaw5622@gmail.com;courtemails789@gmail.com
Jill Manzo	on behalf of Creditor FAY SERVICING LLC, as servicer for U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bankruptcy@fskslaw.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigeef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1 BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor The Bank of New York Mellon successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf

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Total Noticed: 53

of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Laura M. Egerman

on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1 BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL  
TITLE TRUSTEE bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10